

Department for Work and Pensions (DWP)
Central Freedom of Information Team

freedom-of-information-request@dwp.gsi.gov.uk

Our reference: FOI 5134

Date: 2 January 2018

Dear Christopher Law

Thank you for your Freedom of Information request received on 12 December 2017

You asked:

I have been required to provide 3 months bank statements at regular intervals in recent years, just had one yesterday for a rapid reclaim (I am making a new claim for ESA instead of JSA now though) as I was working for an agency for 2.5 weeks and was subsequently let go.

The requirements for JSA, ESA, Universal Credit is that you to have less than £5000 in the bank otherwise the payment will get reduced. If you have over £16,000 then you will get nothing. I have had no where near that in my amount in my account since 2012 when I started to sign on. Therefore the reason you are ask for fully itemised bank statement to "assess your entitlement" is completely invalid. You can filter your statement in many different ways with any online bank so only relevant information is provided, but the DWP say you are not allowed to use these filters and they want every detail. Why?

It is understandable that they want to see incoming payments to see if you have any other income (job on the side or whatever), but what right have you to access peoples out goings. Where you shop, whether you have drunk alcohol recently in a bar, where you go out, the grocery store you use. This request for your personal private data is excessive and has nothing to do with assessing your claim.

If you want to know what your rent is you can produce the lease etc (which you already have anyway, having submitted it multiple times). If I question you about it I am told that "I dont' need to apply for benefits, its a choice", as if an unemployed person has any choice.

If your going to use my bank statements to pry in to every corner of my life, by all means do, but dont request them under false pretences. If these statements are true and the DWP is using this data to assess claims, surely it falls under an excessive collection and holding of data under the Data Protection Act. I have no idea whether the DWP are subject to comply with the DPA, but if they are surely this falls under such a misuse

DWP Response:

DWP requests unfiltered bank statements to ensure an accurate picture of an individual's assets. This includes all deposits and withdrawals.

More information on how DWP assesses capital can be found here:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/626778/dmgch52.pdf

DWP requests for information with regards to capital meet the requirements of the Data Protection act.

If you have any queries about this letter please contact me quoting the reference number above.

Yours sincerely,

DWP Central Fol Team

Your right to complain under the Freedom of Information Act

If you are not happy with this response you may request an internal review by e-mailing freedom-of-information-request@dwpgsi.gov.uk or by writing to: DWP, Central Fol Team, Caxton House, Tothill Street, SW1H 9NA. Any review request should be submitted within two months of the date of this letter.

If you are not content with the outcome of the internal review you may apply directly to the Information Commissioner's Office for a decision. Generally the Commissioner cannot make a decision unless you have exhausted our own complaints procedure. The Information Commissioner can be contacted at: The Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow Cheshire SK9 5AF www.ico.org.uk/Global/contact_us or telephone 0303 123 1113 or 01625 545745